

**SNAPSHOT of HOME Program Performance--As of 12/31/09**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): **Peabody Consortium**

State: **MA**

PJ's Total HOME Allocation Received: **\$34,021,047**

PJ's Size Grouping\*: **B**

PJ Since (FY): **1993**

| Category   | PJ       | State Average | State Rank | Nat'l Average | Nat'l Ranking (Percentile):* |         |         |
|--|----------|---------------|------------|---------------|------------------------------|---------|---------|
|  |          |               |            |               | Group                        | B       | Overall |
| Program Progress:  |          |               |            | PJs in State: | 19                           |         |         |
| % of Funds Committed   | 97.48 %  | 98.74 %       | 11         | 96.45 %       | 61                           | 58      |         |
| % of Funds Disbursed   | 89.65 %  | 92.11 %       | 15         | 87.93 %       | 48                           | 47      |         |
| Leveraging Ratio for Rental Activities                           | 10.07    | 7.89          | 1          | 4.73          | 100                          | 100     |         |
| % of Completed Rental Disbursements to All Rental Commitments*** | 78.04 %  | 95.06 %       | 19         | 83.38 %       | 21                           | 19      |         |
| % of Completed CHDO Disbursements to All CHDO Reservations***    | 75.25 %  | 73.98 %       | 11         | 70.15 %       | 53                           | 51      |         |
| Low-Income Benefit:  |          |               |            |               |                              |         |         |
| % of 0-50% AMI Renters to All Renters                            | 93.03 %  | 82.03 %       | 2          | 80.67 %       | 83                           | 79      |         |
| % of 0-30% AMI Renters to All Renters***                         | 68.21 %  | 50.63 %       | 3          | 45.30 %       | 88                           | 84      |         |
| Lease-Up:  |          |               |            |               |                              |         |         |
| % of Occupied Rental Units to All Completed Rental Units***      | 99.13 %  | 97.38 %       | 10         | 95.32 %       | 52                           | 52      |         |
| Overall Ranking:   |          |               | In State:  | 5 / 19        | Nationally:                  | 80 79   |         |
| HOME Cost Per Unit and Number of Completed Units:                |          |               |            |               |                              |         |         |
| Rental Unit  | \$13,729 | \$26,930      |            | \$26,635      | 689 Units                    | 24.80 % |         |
| Homebuyer Unit   | \$9,087  | \$16,153      |            | \$14,938      | 1,004 Units                  | 36.10 % |         |
| Homeowner-Rehab Unit   | \$15,242 | \$15,040      |            | \$20,675      | 353 Units                    | 12.70 % |         |
| TBRA Unit  | \$3,449  | \$3,906       |            | \$3,216       | 737 Units                    | 26.50 % |         |

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (202 PJs)

C = PJ's Annual Allocation is less than \$1 million (295 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

**Participating Jurisdiction (PJ):** Peabody Consortium MA

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

|                    | Rental    | Homebuyer | Homeowner |
|--------------------|-----------|-----------|-----------|
| <b>PJ:</b>         | \$131,147 | \$140,044 | \$22,385  |
| <b>State:*</b>     | \$147,860 | \$102,418 | \$22,885  |
| <b>National:**</b> | \$95,185  | \$74,993  | \$23,434  |

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 0.0 %  
**National Avg:** 1.1 %

**R.S. Means Cost Index:** 1.13

|  | Rental % | Homebuyer % | Homeowner % | TBRA % |  | Rental % | Homebuyer %      | Homeowner % | TBRA % |
|--|----------|-------------|-------------|--------|--|----------|------------------|-------------|--------|
| <b>RACE:</b>                             |          |             |             |        | <b>HOUSEHOLD TYPE:</b>   |          |                  |             |        |
| White:                                   | 81.8     | 84.7        | 85.0        | 55.7   | Single/Non-Elderly:  | 43.9     | 30.1             | 19.5        | 28.4   |
| Black/African American:                  | 3.7      | 2.3         | 2.3         | 10.2   | Elderly:   | 23.4     | 1.2              | 30.6        | 2.3    |
| Asian:                                   | 0.6      | 1.1         | 1.4         | 0.0    | Related/Single Parent:   | 15.8     | 21.9             | 17.8        | 58.0   |
| American Indian/Alaska Native:           | 0.1      | 0.6         | 0.0         | 0.0    | Related/Two Parent:  | 5.9      | 39.2             | 26.3        | 3.4    |
| Native Hawaiian/Pacific Islander:        | 0.0      | 0.0         | 0.0         | 1.1    | Other:   | 11.0     | 7.6              | 5.7         | 8.0    |
| American Indian/Alaska Native and White: | 0.0      | 0.0         | 0.0         | 0.0    |  |          |                  |             |        |
| Asian and White:                         | 0.3      | 0.0         | 0.0         | 0.0    |  |          |                  |             |        |
| Black/African American and White:        | 0.3      | 0.3         | 0.0         | 1.1    |  |          |                  |             |        |
| American Indian/Alaska Native and Black: | 0.3      | 0.0         | 0.0         | 0.0    |  |          |                  |             |        |
| Other Multi Racial:                      | 0.3      | 0.3         | 0.3         | 2.3    |  |          |                  |             |        |
| Asian/Pacific Islander:                  | 0.0      | 0.5         | 0.0         | 0.0    |  |          |                  |             |        |
| <b>ETHNICITY:</b>                        |          |             |             |        |  |          |                  |             |        |
| Hispanic                                 | 12.6     | 10.2        | 11.0        | 29.5   |  |          |                  |             |        |
| <b>HOUSEHOLD SIZE:</b>                   |          |             |             |        | <b>SUPPLEMENTAL RENTAL ASSISTANCE:</b>                               |          |                  |             |        |
| 1 Person:                                | 68.8     | 28.3        | 34.6        | 30.7   | Section 8:   | 22.3     | 1.0 <sup>#</sup> |             |        |
| 2 Persons:                               | 14.1     | 16.6        | 21.8        | 37.5   | HOME TBRA:   | 3.8      |                  |             |        |
| 3 Persons:                               | 8.8      | 19.7        | 17.0        | 20.5   | Other:   | 34.4     |                  |             |        |
| 4 Persons:                               | 5.1      | 20.9        | 13.3        | 5.7    | No Assistance:   | 39.5     |                  |             |        |
| 5 Persons:                               | 2.0      | 10.7        | 7.6         | 3.4    |  |          |                  |             |        |
| 6 Persons:                               | 0.7      | 3.1         | 3.7         | 2.3    |  |          |                  |             |        |
| 7 Persons:                               | 0.0      | 0.7         | 1.4         | 0.0    |  |          |                  |             |        |
| 8 or more Persons:                       | 0.4      | 0.0         | 0.6         | 0.0    |  |          |                  |             |        |
|  |          |             |             |        | <b># of Section 504 Compliant Units / Completed Units Since 2001</b> |          |                  |             | 47     |

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



— HOME PROGRAM —  
**SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Peabody Consortium State: MA Group Rank: 80  
 (Percentile)  
 State Rank: 5 / 19 PJs Overall Rank: 79  
 (Percentile)  
 Summary: 0 / Of the 5 Indicators are Red Flags

| FACTOR                              | DESCRIPTION   | THRESHOLD* | PJ RESULTS   | RED FLAG |
|-------------------------------------|---|------------|--------------|----------|
| 4                                   | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 76.20%   | <b>78.04</b> |          |
| 5                                   | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS    | < 50.90%   | <b>75.25</b> |          |
| 6                                   | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME                  | < 70%**    | <b>93.03</b> |          |
| 8                                   | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS                | < 90.88%   | <b>99.13</b> |          |
| "ALLOCATION-YEARS" NOT DISBURSED*** |   | > 2.550    | <b>1.57</b>  |          |

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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